

Information to identify the case:

Debtor 1	<u>John T. Childress</u>	Social Security number or ITIN	xxx-xx-6276
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nina E. Childress</u>	Social Security number or ITIN	xxx-xx-4922
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-31279-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John T. Childress
dba Childress Business Consulting, LLC

Nina E. Childress

1/24/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John T. Childress
Nina E. Childress
Debtors

Case No. 19-31279-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 24, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ John T. Childress, Nina E. Childress, 297 Katie Court, Mickleton, NJ 08056-1032
cr	+ Gibbstown Dentistry, Inc., 401 Harmony Road, Gibbstown, NJ 08027, UNITED STATES 08027-1725
518563337	+ Democracyfcu, 400 N Columbus Street, Alexandria, VA 22314-2259
518580610	+ Deutsche Bank National Trust Company, as Trustee,, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518563338	+ Gibbstown Dentistry, 401 Harmony Rd, Gibbstown, NJ 08027-1725
518563339	+ Gibbstown Dentistry, Inc., Honig & Greenberg, LLC, 1949 Haddonfield-Berlin Rd # 200, Cherry Hill, NJ 08003-2077

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 24 2024 23:19:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 24 2024 23:19:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518620690	+ Email/Text: ecourts.col_efilings@fskslaw.com	Jan 24 2024 23:19:00	Baxter Financial, LLC, c/o Fein Such Kahn & Shepard, PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
518563334	+ EDI: CAPITALONE.COM	Jan 25 2024 03:36:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518612360	+ EDI: AIS.COM	Jan 25 2024 03:36:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518563336	+ Email/PDF: creditonebknofications@resurgent.com	Jan 24 2024 23:23:27	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518660614	+ Email/PDF: creditonebknofications@resurgent.com	Jan 24 2024 23:23:28	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
518666310	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 24 2024 23:20:00	Deutsche Bank National Trust Company et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518563340	+ EDI: IRS.COM	Jan 25 2024 03:36:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518563335	EDI: JPMORGANCHASE	Jan 25 2024 03:36:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518578135	Email/PDF: resurgentbknofications@resurgent.com	Jan 24 2024 23:34:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518563341	+ Email/Text: kmorgan@morganlaw.com	Jan 24 2024 23:20:00	Morgan, Bornstein & Morgan, 1236 Brace Road,

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jan 24, 2024

Form ID: 3180W

Total Noticed: 27

519156308	Email/Text: nys.dtf.bcnnotice@tax.ny.gov	Jan 24 2024 23:20:00	Suite K, Cherry Hill, NJ 08034-3229 New York State Department of Taxation & Finance, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300
518563343	+ Email/Text: bankruptcy@savit.com	Jan 24 2024 23:20:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
518563342	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 24 2024 23:20:00	Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544
518603210	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 24 2024 23:20:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
518607518	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 24 2024 23:20:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
518563344	+ EDI: CITICORP	Jan 25 2024 03:36:00	Sears Bankruptcy Recovery, PO Box 20363, Kansas City, MO 64195-0363
518563345	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 24 2024 23:20:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
518660755	+ EDI: AIS.COM	Jan 25 2024 03:36:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518563346	+ EDI: WFFC2	Jan 25 2024 03:36:00	Wf/raymour, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518563333	##+	Atlantic Credit & Finance, PO Box 12966, Roanoke, VA 24030-2966

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Jan 24, 2024

Form ID: 3180W

Total Noticed: 27

Denise E. Carlon

on behalf of Creditor Deutsche Bank National Trust Company as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Helene Bonnie Raush

on behalf of Creditor Gibbstown Dentistry Inc. hraush@morganproperties.com, btemple@hglclaw.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kimberly A. Wilson

on behalf of Creditor Deutsche Bank National Trust Company as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Et Al... kimwilson@raslg.com

Lee Martin Perlman

on behalf of Debtor John T. Childress ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Joint Debtor Nina E. Childress ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9